WHAT IS CLAIMED IS:

1   **1. (Once Amended)**   A POS transaction system comprising:

2   a keypad;

3   a circuit for interacting with a customer; and

4   a link, communicatively connecting the keypad and the

5   customer-interaction circuit.

1   **2. (Once Amended)**   The transaction system of claim 1,

2   wherein the keypad comprises

3   a keypad for interacting with a cashier; and

4   wherein the customer-interaction circuit comprises

5   a circuit for interacting with the customer and not the cashier.

1   **3. (Once Amended)**   The transaction system of claim 1,

2   wherein the link comprises

3   a link for communicating a dollar amount of a transaction

4   between the keypad and the customer-interaction circuit.

1   **4. (Once Amended)**   The transaction system of claim 1,

2   wherein the keypad comprises

3   a display.

1   **5. (Once Amended)**   The transaction system of claim 1,

2   wherein the customer-interaction circuit comprises

3   accessories including one from the following set of accessories:

4   smart-card reader, magnetic-strip reader and biometric -information

5   circuit, check reader and receipt printer.

1   6. (Once Amended)   The transaction system of claim 1,
2   wherein the customer-interaction circuit comprises
3   a port for connecting via a communications link to a remote
4   service provider.

1   7. (Once Amended)   The transaction system of claim 6,
2   wherein the transaction system comprises only one port for connecting via
3   a communications link to any remote service provider.

1   8. (Once Amended)   The transaction system of claim 1,
2   wherein the customer-interaction circuit comprises
3   a virtual PIN pad.

1   9. (Once Amended)   The transaction system of claim 8,
2   wherein the customer-interaction circuit is programmed to capture a
3   personal identification number (PIN) by means of the virtual PIN pad.

1   10. (Once Amended)   The transaction system of claim 1,
2   wherein the customer -interaction circuit comprises
3   virtual paper.

1   11. (Once Amended)   The transaction system of claim 10,
2   wherein the customer-interaction circuit is programmed to capture a
3   signature by means of the virtual paper.

1   12. (Once Amended)   A point of sale comprising:
2   a cash register; and
3   the transaction system of claim 1,
4   wherein the cash register and the transaction system are co–located but

5   are not communicatively coupled.

1   13. (Once Amended)   A method for authorizing a

2   transaction at a POS location, the method comprising:

3   engaging in a transaction at a POS location, thereby

4   generating a dollar amount for the transaction;

5   entering that transaction dollar amount into a keypad;

6   then communicating the transaction dollar amount from the

7   keypad to a customer-interaction circuit;

8   then communicating details of the transaction, including the

9   dollar amount, to a remote service provider for authorization; and

10   during the step of entering and both steps of communicating,

11   interacting with the customer at the customer-interaction circuit.

1   14.   The method of claim 13, wherein, between the steps of

2   communicating, the following step is performed:

3   displaying the transaction dollar amount to the customer-

4   interaction circuit for the customer; and

5   receiving approval from the customer for the transaction dollar

6   amount.

                15. (New)   The method of claim 13, wherein the step of

        communicating details comprises:

                communicating transaction details to a payment processor.